CLAIMS

What is claimed is:

1. A method for conducting electronic commerce for customers subscribing to a service, comprising:

establishing a customer account for each customer subscribing to the service;

establishing a merchant account for each merchant website participating in the service;

storing account information of the customer account and that of the merchant account within a financial server, wherein sensitive financial information required for funding the respective accounts is also stored in the server.

2. The method of claim 1, wherein after a customer makes a purchase from a merchant using the service, the merchant provides to the financial server information concerning the purchase via a first communication connection.

3. The method of claim 2, wherein the information includes, a purchase amount, a first identification for identifying the customer account and a second identification for identifying the merchant account.

4. The method of claim 3, wherein to complete the purchase, the customer provides to the financial server an affirmation of the purchase via a second communication connection.

5. The method of claim 4, wherein in response to said affirmation, the financial server causes a transfer

of a value between the customer account and the merchant account, where the value if a function of the purchase amount.

6. The method of claim 5, wherein when said merchant is notified of said transfer, said merchant sends at least one item purchased to a customer.

7. The method of claim 6, wherein said at least one item includes goods.

8. The method of claim 6 wherein said at least one item purchased include an entry permission.

9. The method of claim 8, wherein said entry permission is to an entertainment event.

10. The method of claim 8, wherein said at least one item includes an indicium evidencing payment.

11. The method of claim 10, wherein said indium includes at least one of human readable text or machine readable code.

12. The method of claim 11, wherein said machine readable code includes a digital signature.

13. The method of claim 11, wherein said machine readable code is encrypted.

14. The method of claim 8, wherein said at least one item includes a printed receipt serving as proof of purchase.

15.   A system for providing an electronic commerce service, comprising:

a server having a customer account for each customer subscribing to the service;

a merchant account for each merchant participating in the service;

storage apparatus for storing account information of the customer account and account information of the merchant account, said storage apparatus also being for storing sensitive financial information required for funding the respective accounts;

a first communication connection for the merchant to provide to the server information concerning a purchase; and

a second communication connection for the customer to provide to the server an affirmation of the purchase.

16.   The system of claim 15, further comprising:

means for causing the server to transfer a value between the customer account and the merchant account, where the value is a function of a purchase amount for an item purchased.

17.   The system of claim 15, wherein the information provided by said merchant using said first communication connection includes a purchase amount, a first identification for identifying the customer account and a second identification for identifying the merchant account.

18. The system of claim 15, further comprising means to encrypt communications provided by at least one of said first communication connection and said second communication connection.

19. The system of claim 15, further comprising authentication means for applying non-repudiation information to at least one of said first communication connection and said second communication connection.

20. The system of claim 19, wherein said non-repudiation information includes a digital signature.

21. The system of claim 15, wherein said non-repudiation information includes a digital certificate.

22. The system of claim 21 wherein said digital certificate includes information about particulars of a transaction evidenced by said certificate.

23. The system of claim 14, wherein said storage apparatus includes a postal security device.

24. A method for transferring information from one user of a system to another, said information including at least one of sensitive financial information, funds, or other data, said method comprising:

a first user encoding said information using a secure apparatus, including a first postal security device and sending said information to a second user;

said second user receiving and decoding said information using a second secure apparatus including a second postal security device.

25. The method of claim 24, further comprising using a non-repudiation technique to conduct said method.

26. The method of claim 24, wherein said non-repudiation technique include affixing a digital signature or a digital certificate to said information.